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THE MONTGOMERY

G.I. BILL + ARMY COLLEGE FUND

Together, they can be worth up to
$25,200 for your college education.

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If you have plans for college, the Army has two new programs that can change the way you plan to pay. And if you hadn't planned on going, these programs could change your plans completely.

They're called the Montgomery GI Bill Plus the Army College Fund. Two educational programs that could enrich your finances as well as your mind.

The GI Bill* is available to everyone who enlisted in the Army after July 1, 1985 (except those who have served a previous enlistment in the Armed Forces). So no matter what your period of enlistment, or what specialty you sign up for, you can accumulate up to $10,800 for college.

But that's just the beginning. Through the Army College Fund, you may be eligible to earn up to an additional $14,400 for your education. Together, these two educational programs can help you meet the cost of college with up to $25,200.

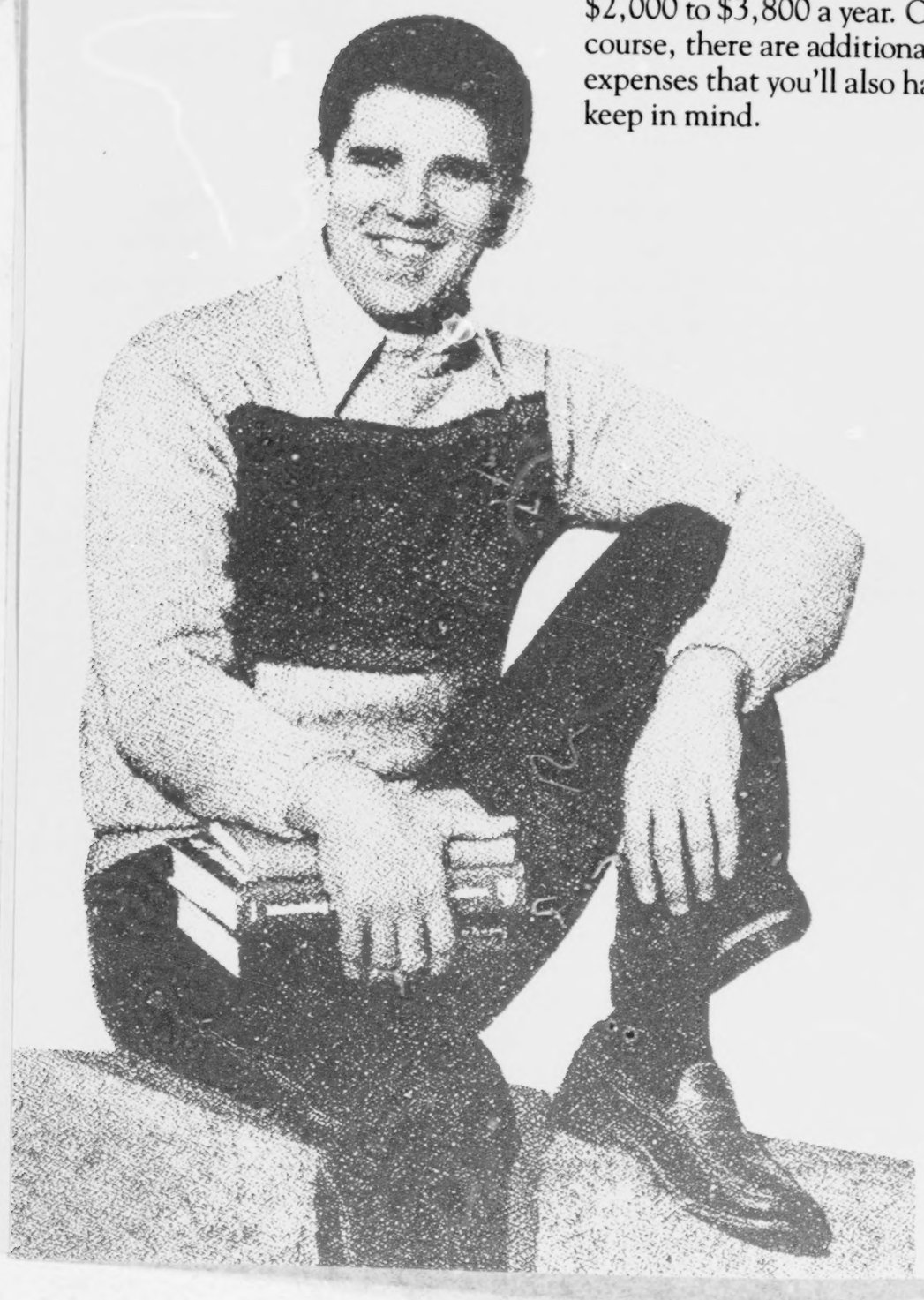
Think of Army service as an investment in your future. You put in the time, ability and enthusiasm. In return, you not only get money for your education, you also get valuable skill training and the kinds of things money can't buy.

Look through this booklet to see if the GI Bill Plus the Army College Fund isn't what you've been looking for to help finance your college education. Through the Army, more than nine million men and women have gone to college. Perhaps it's your turn now.

*GI Bill as it appears in this booklet refers to the Montgomery GI Bill.

THE HIGH COST OF HIGHER EDUCATION

Attending a college—whether it's private, public, or vocational/technical—can be costly. Tuition can range from $500 to more than $10,000 a year, while room and board can cost from $2,000 to $3,800 a year. Of course, there are additional expenses that you'll also have to keep in mind.



You can spend as much as $350 a year on books and supplies. Transportation home two or three times can easily cost several hundred dollars. And personal expenses such as clothing, laundry, medical bills, and spending money can add up to an additional $500 a year. If not more.

Keep reading to find out how the GI Bill Plus the Army College Fund can work for you. And discover a few things you might not have known about the Army. You'll get a lot more out of the experience than just money for college. In many ways, the Army is an education in itself.

YOU'LL BE IN GOOD COMPANY

When you enlist in the Army, you're automatically eligible to receive money through the GI Bill. In addition, if you meet the Army's qualifications, you could also accumulate up to $14,400 from the Army College Fund.

It's the Army's way of encouraging ambitious high school graduates to think seriously about Army service. Naturally, to qualify for the extra benefits, you must meet certain standards.

You must be a high school diploma graduate, score 50 or more on the Armed Forces Qualification Test, and enlist for your choice of training in one of approximately 60 selected Army specialties. (Please refer to the back pages of this booklet for a complete listing.)

It adds up to a great way to pay for some, or all, of your college expenses.

WATCHING YOUR MONEY GROW

Through the GI Bill Plus the Army College Fund, you accumulate money in three ways. First, from the money you contribute each month. Second, from the government's monthly contribution. And third, from the money you earn through the Army's contribution.

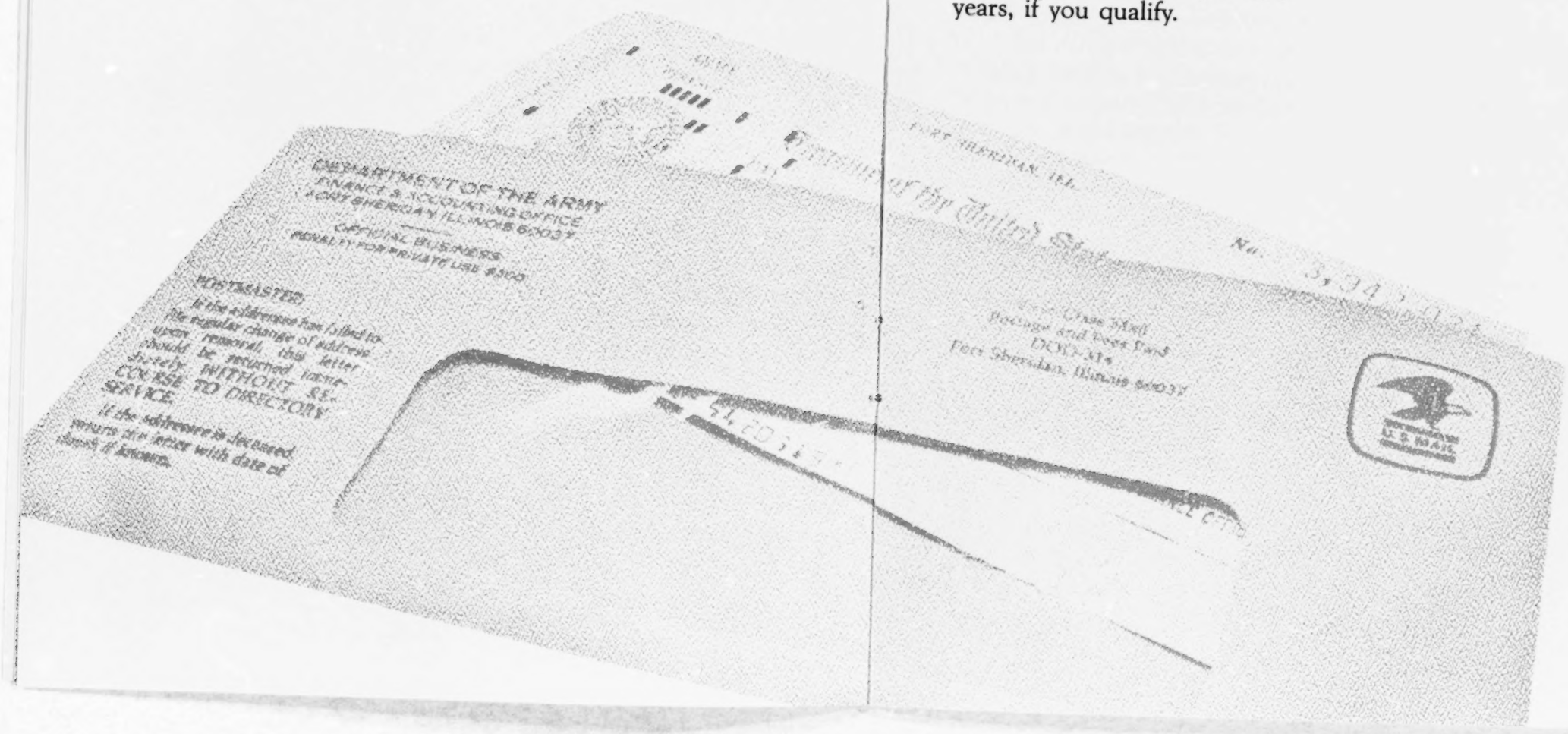
You contribute your share with an automatic GI Bill Plus Army College Fund payroll deduction of $100 a month. Your personal contribution is only $1,200, whether you enlist for two, three, or four years.

After you have contributed for twelve months consecutively, the government contributes up to eight dollars for every dollar you've already contributed. On top of that, if you enlist and participate in the program for up to four years, you can earn up to $14,400 from the Army, for a grand total of $25,200, which is yours for school.

Here's a good example of how it works. Let's say you enlist for two years and have $100 collected from your monthly paycheck. By the end of one year, you will have contributed $1,200. Then, the government will add $7,800, for a total of $9,000. Add to that the Army's contribution of $8,000, and you'll have $17,000 for school in just two years, if you qualify.

Serve for three or four years, and you'll earn even more money. When you contribute $1,200, the government adds $9,600, and the Army gives you $12,000 for serving a three-year enlistment; $14,400 for serving a four-year enlistment. So, in as few as four years, you could have $25,200 to finance your college education. That's quite a return on the money you had withheld from your paycheck.

You must serve for at least 24 months consecutively, to receive any part of the government contribution.


DEPARTMENT OF THE ARMY
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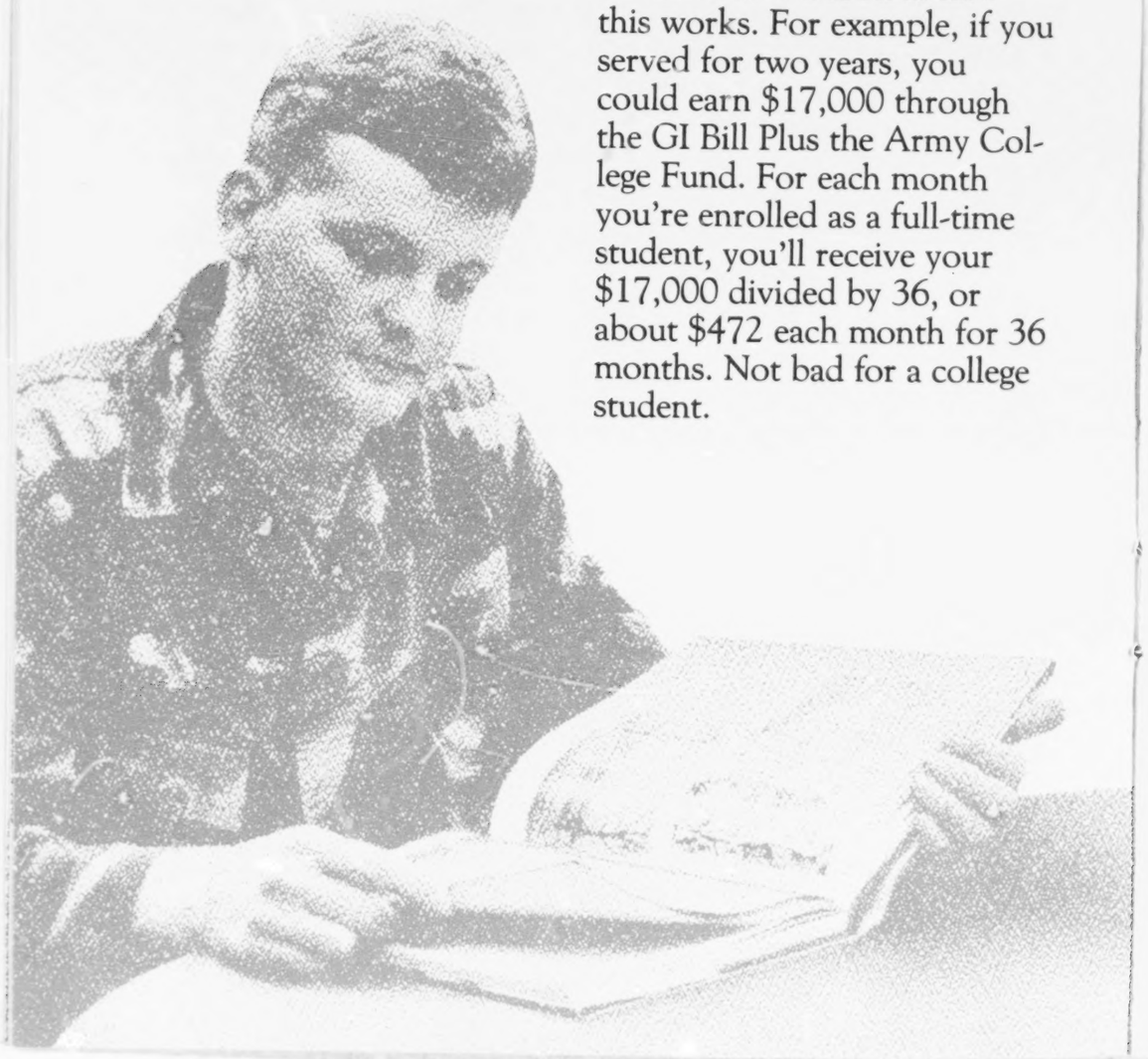
FORT SHERIDAN ILLINOIS 60037
OFFICIAL BUSINESS
PENALTY FOR PRIVATE USE $300
POSTMASTER:
If the addressee has failed to file regular change of address upon removal, this letter should be returned forthwith. WITHOUT RECOURSE TO DIRECTORY SERVICE.
If the addressee is deceased return this letter with date of death if known.
U.S. MAIL

MONEY IN THE MAIL EACH MONTH

After you leave the Army, the money you have earned through the GI Bill Plus the Army College Fund is paid through the Veterans Administration, and they pay it directly back to you each month you're enrolled in college.

To be eligible to receive the money you've accumulated, you must enroll in an educational program approved by the Veterans Administration. But that should be no problem. The programs offered by most accredited colleges, universities, and vocational/technical schools have this approval.



The amount of money you'll receive each month is based on the total amount of money you've earned through the GI Bill Plus the Army College Fund, divided by 36.

Let's take a look at how this works. For example, if you served for two years, you could earn $17,000 through the GI Bill Plus the Army College Fund. For each month you're enrolled as a full-time student, you'll receive your $17,000 divided by 36, or about $472 each month for 36 months. Not bad for a college student.

If you left the Army after three years with $22,800, you'd receive $22,800 divided by 36, or about $633 a month for each of the 36 months that you are enrolled in school. Since there are about nine months to a school year, you'd be paid that monthly sum as long as you were enrolled as a full-time student for your full four years of college.

Now, let's say you'd prefer to go to college part-time. Your monthly benefits would be reduced proportionately, but they're paid to you for a longer amount of time. So you don't lose a penny!

Also, your GI Bill Plus the Army College Fund payments are not affected by any other scholarships, grants, or assistance you might receive. As long as you are enrolled in an approved program, you'll receive the money to which you are entitled. You must simply use your benefits within 10 years after you leave the Army.

YOUR MONEY GOES A LONG WAY

The GI Bill Plus the Army College Fund was conceived with today's high cost of higher education in mind.

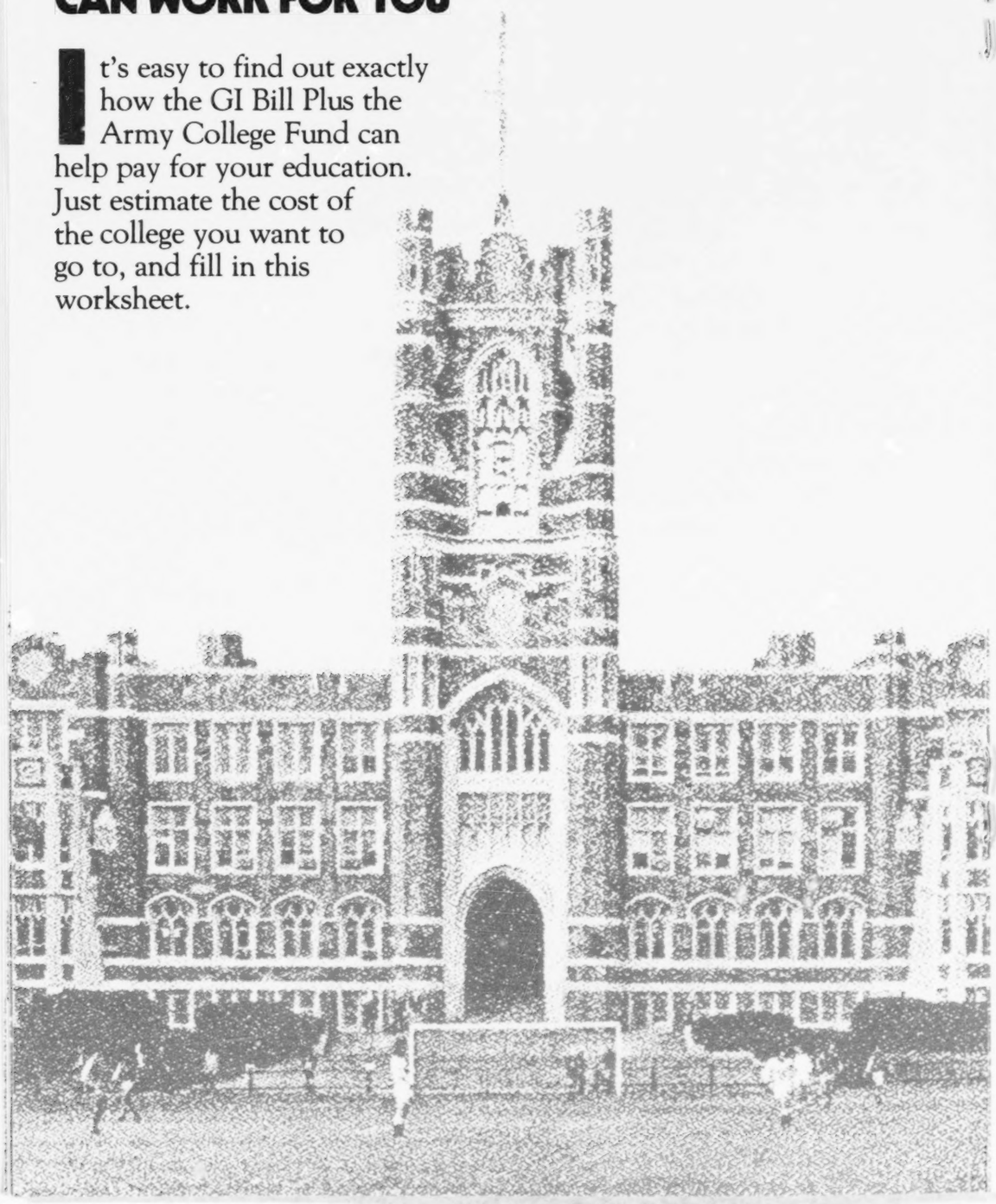
If you've accumulated $17,000, the amount of money you could receive for four school years works out to about $4,250 annually. If you've earned $22,800 in the GI Bill Plus the Army College Fund benefits, that works out to $5,700 annually for four school years.

These days, tuition, room and board at state universities can run about $5,000 a year. At some private colleges and universities, these costs can easily reach $10,000 or more. Naturally, financing an education at each type of college demands different strategies. Yet even if you attend an expensive private college, the money you can earn through the GI Bill Plus the Army College Fund can go a very long way.

But money for college is just one important reason that joining the Army can be a wise move for you. Because when you succeed as a soldier, you can't help but succeed as a student.

PICK UP YOUR PENCIL AND FIGURE OUT HOW THE GI BILL PLUS THE ARMY COLLEGE FUND CAN WORK FOR YOU

It's easy to find out exactly how the GI Bill Plus the Army College Fund can help pay for your education. Just estimate the cost of the college you want to go to, and fill in this worksheet.



The college I want to go to costs $_____ in tuition for four years.

$_____ in room and board for four years.

My personal expenses should cost about $_____ for four years.

For a total of $_____.

If I decide to serve in the Army for _____ years, and contribute $100 a month for a total of $1200, the government will give me up to eight dollars for every one I contribute, for a total benefit of $_____. ($9,000 for a two year enlistment; $10,800 for three or four years.)

With the Army College Fund I can earn $_____ . ($8,000 for two years; $12,000 for three years; $14,400 for four years.)

For a total of $_____.

Of my total college costs for four years, which add up to $_____, the GI Bill Plus the Army College Fund will pay for $_____.

Now you have an idea of how the GI Bill Plus the Army College Fund can help finance your education. When you discuss college with your parents, you may want to review this worksheet with them.

EXTRA WORKSHEET

EXTRA WORKSHEET

YOU GET A LOT MORE OUT OF SERVING THAN MONEY FOR COLLEGE

The time you spend in the Army accumulating college benefits is time well spent.

You'll be learning. You'll learn some things that will help you when you go to college, and some things that will help you for the rest of your life. Like self-reliance and discipline. Teamwork and pride. The kinds of things no one can put a price on.

In the Army, you can expect a lot of challenges. Because today's Army isn't just drill and physical training. It's a place where you can find your future.

You'll have the opportunity to learn a skill in a high-tech field that could be as hard to learn as some college subjects. Or harder. The Army offers skill training that could help you in your future career. What's more, you'll have the immediate satisfaction of learning something new, and knowing you've done your best.

But what if you're interested in a skill that you can't transfer directly into civilian life. Have you served your country just to earn money for college?

Not by a long shot.

As a soldier, you'll have the chance to travel, meet people, make new friends and visit places you may never have thought you'd see. You'll also have the opportunity to grow before you attend college. So that you can get the most out of it when you decide to go.

And once you've rappelled from hovering helicopters or parachuted 1,250 feet wearing 70 pounds of gear, chances are you'll be ready for anything a classroom can give you. Even Shakespeare.

In other words, besides getting up to $25,200 for college, you'll leave the Army with the kind of confidence, maturity and perspective that come only with challenge and experience.

SOME QUESTIONS YOU MAY HAVE ABOUT THE GI BILL PLUS THE ARMY COLLEGE FUND

If I'm smart enough to go to college, will I like being in the Army?
The modern Army has a lot of challenging work for an intelligent person like you. In computers, electronics, lasers, and many more areas that require highly intelligent people. So you'll be in good company.

Is college the only place I can use these benefits?
As a matter of fact, no. The GI Bill Plus the Army College Fund can be applied toward any educational program approved by the Veterans Administration. A technical school, for example. Even correspondence schools.

Will I really be able to save money for college on my Army pay?
A starting salary of over $600 a month isn't a fortune. But on top of that, the Army pays for the cost of your room, board and health care. If you can stick to a budget, you ought to be able both to save money through the GI Bill Plus the Army College Fund *and* have enough left over to enjoy yourself.

How is the GI Bill Plus the Army College Fund different from educational assistance program of previous years?
There are only a few differences, but they're important. For starters, your contribution is only $1,200—much less than in previous years. And you get *back* a lot more money for your education. Which means the GI Bill Plus the Army College Fund is an even better way to earn money for college.

I still have some questions about the GI Bill Plus the Army College Fund. Is there anyone I can talk to about it without a high-pressure sales pitch?
Your local Army Recruiter will be glad to sit down with you and discuss the GI Bill Plus the Army College Fund. You can even bring along your parents or a friend, if you wish. Just look up the number of your nearest Army Recruiter in the Yellow Pages under "Recruiting" and call. Or call, toll free, 1-800-USA-ARMY.

Note: The GI Bill/Army College Fund information in this booklet is subject to change. Contact your local Army Recruiter for the latest information.

ARMY OCCUPATIONAL SPECIALTIES

Listed here are the Military Occupational Specialties that qualify you for full educational benefits. This list is subject to change. Check with your local Army Recruiter for the most current information.

Electronic Warfare/Signal Intelligence Morse Code Interceptor
Electronic Warfare/Signal Intelligence Non-Morse Code Interceptor
*Infantryman
*Bridge Crewman
*Cannon Crewman
*Fire Support Specialist
*MLRS Crewmember
*Air Defense
*MANPADS Crewman
*Tank Turret Repairer
Power Generator Equipment Repairer
Chemical Operations Specialist
Ammunition Specialist
Cargo Specialist
Construction Equipment Repairer
*Self-Propelled Field Artillery Systems Mechanic
Tracked Vehicle Repairer
Heavy Wheeled Vehicle Mechanic
Track Vehicle Mechanic
Motor Transport Operator
Petroleum Supply Specialist
Subsistence Supply Specialist
Electronic Warfare/Signal Intelligence Analyst
Electronic Warfare/Signal Intelligence Voice Interceptor
Oboe Player
Clarinet Player
Practical Nurse
Food Service Specialist
French Horn Player
Electronic Warfare/Signal Intelligence Emitter Identifier/Locator
Lance Crewmember
MLRS/Lance Operations/Fire Direction Specialist
Combat Signaler
Parachute Rigger
M1 Abrams Tank Turret Mechanic
Piano Player
Vulcan Crewmember
Armor Crewman M-60/M-1 Tank
Single Channel Radio Operator
Terrain Analyst
Watercraft Operator
Watercraft Engineer
Psychological Operations Specialist
Ground Surveillance System Operator
Counter-Signal Intelligence Specialist

*Not available to women

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